

## EDUCATION, COÖPERATION, LEGISLATION

(1) Education to Develop Power, (2) Coöperation to Multiply It, and (3) Legislation and Good Government to Promote Equal Rights and Human Progress—Plain Talk About Men, Measures and Movements Involved

By CLARENCE FOX

### Clippings, Conversation and Comment

R. S. P. Brooks, candidate for United States Senator from Texas, sets a good example for other politicians by giving the people a definite platform, telling them just where he stands on all the great issues. The candidate who tells where he stands and why is always to be preferred to the man who spends his time abusing his opponent.

Advocates of the state warehouse bill in Georgia are sure the plan will become a law at the summer session of the Legislature.

The Virginia Legislature just adjourned adopted a more thorough-going inheritance tax. Now let the farmers of Alabama, Florida, Mississippi and South Carolina (they are the only states left except Rhode Island and New Mexico without inheritance tax laws) see that their next Legislatures relieve them from this disgrace. We don't know that a constitutional amendment would be required in any other state but Alabama, but if so, let it come!

If your school term isn't as long as it ought to be, why not keep on thinking about that idea of a school farm, sending five cents to the United States Bureau of Education, Washington, D. C., for a copy of its bulletin on the subject? This bulletin describes mainly the work in Wake County, N. C., but the idea is spreading. The county superintendent of Macon County, Ala., reports that he has started 28 school farms there. Certainly if you are a school committeeman, you ought to investigate this subject.

Few forms of coöperation are more profitable than coöperative purchase of fertilizers. If your Local Union hasn't placed its order yet, better look after the matter at once.

Our neighbor, the St. Louis Mirror, gets considerably excited about the overwhelming vote there to keep Negroes from moving into white blocks or neighborhoods in future. "The proposal," it says, "carried by a disgraceful, un-American, inhuman majority of 34,000." And whether the Mirror likes it or not it will find people voting about the same way whenever they get a chance—even as far north as St. Louis. The New York Survey, which is opposed to the plan, admits that half the 17,000 votes against segregation were cast by Negro voters. It will be seen, therefore, that the actual white vote was divided as follows:

Against segregation .....	8,500
For Segregation .....	52,000

The white vote was thus 6 to 1 in favor of segregation—and St. Louis has a Republican majority, too!

Look next week for a discussion of taxation and the farmer.

### Organizing Farmers' Mutual Savings Banks

WHEN the writer was traveling in Japan and India five years ago we found that even in those so-called "heathen countries" farmers were coming together and organizing "mutual savings and loan associations" or credit unions. As we wrote from Tokyo in 1911:

"There are also in most communities, I learn, 'coöperative credit societies' (corresponding somewhat to the mutual building and loan societies in American towns), by means of which the farmers escape the clutches of the Shylock money-lenders who have heretofore charged as high as 20 to 30 per cent for advances. The Japanese farmers invest their surplus funds in these 'coöperative credit societies,' just as they would in savings banks, except that in their case their savings are used solely for helping their immediate neighbors and neighborhoods. A judicious committee passes upon each small loan, and while the interest rates might seem high to us, we have to remember that money everywhere here commands higher interest than in America.

"I am the more interested in these 'coöperative credit societies' because they seem to me to embrace features which our American farmers would do well to adopt."

Now at last, we are glad to see, farmers enlightened, Christian America are beginning to put into practice the same principles of coöperative

self-help which distinguish these Japanese societies. Within the last few months the idea has made notable progress in the South, enlisting the interest of extension workers in Texas, while in North Carolina the work now has the attention of a whole-time organizer of credit unions.

Every Southern farmer should read Prof. Camp's article in this issue explaining how credit unions operate, while all readers who have copies of "How Farmers Coöperate and Double Profits" should reread the chapter on "Two Irish Rural Credit Societies and How They Work."

### Boycott the Usurers

AN ALABAMA friend writing us suggests this plan of dealing with the usury evil:

"Why not let farmers and their friends refuse to deposit money in any bank that charges more than the legal rate of interest?"

This, of course, is not a panacea, but neither is anything else that has been proposed; and it is good as far as it goes. As our friend says: "In this way farmers who have money to deposit can assist those who have to depend on borrowing."

We hope local Unions, individual farmers, etc., will take up this idea, find out which banks deal fairly and which unfairly, and then give patronage only to those that obey the law, boycotting the usurers.

We should also like to have for use, without printing any names or addresses, instances of usury practiced on our readers. Write us. Here are some cases that have come to our attention within the last week: (1) Last year a workingman went to a loan shark in the writer's town to borrow \$20.

"All right," said the shark, "give me your note for fifteen days for \$24." At the end of the fifteen days the borrower didn't have the \$24 but had \$4, so he reduced the debt to \$20 again, again gave his fifteen-day note for \$24, and did this twice a month for a year—paying in this time \$96 interest on a \$20 debt, and still owed the \$20. Then in desperation he went to a bank and got the money at legal interest. (2) "Another man I know," said our friend, "has paid a loan shark \$20 a month interest on a \$150 loan." (3) A farmer went to a lawyer and gave a \$1,000 note for a \$900 loan.

It is high time for the conscience of the nation to arouse itself against this shameless robbery of God's poor. We must boycott usurers and we must draft laws that will reach them.

### Mutual Fire Insurance

ONE of the great obstacles in the way of cotton warehousing heretofore has been the high insurance rates charged, and when State Warehouse Commissioner McLaurin of South Carolina last year got the rates in his State reduced from \$3.50 on the \$100 to \$1.58, he did about the biggest thing he could possibly have done to promote warehousing among his people.

But this wasn't all that his action did. Like a fire-bell at night it sounded an alarm, waking up the people to the extortions heretofore practiced by the insurance trust—a trust which operates unrestrained and unchallenged in more than one state in the South. The result was that the Legislature passed an act providing that insurance companies entering into combinations to fix rates should be expelled from the state. And the further result is that many big companies are giving up South Carolina business.

This, of course, is embarrassing temporarily, but it will do good if it leads to the organization of local mutual companies. And this is what Mr. McLaurin is urging. Through such companies, he points out, "the farmers of Anderson, Oconee, Union, Newberry, Cherokee, York, Chester, Fairfield, Marlboro and Darlington are now getting insurance on their dwellings and tenant houses at less than 50 cents per \$100, while the farmers in other

counties of the state insuring in commercial companies have been paying \$1.20 per \$100." In fact, the Yorkville Enquirer tells us that—

"The Farmers' Mutual Fire Insurance Company of York County has been carrying quite a considerable amount of insurance at a cost of only 35 cents per \$100, as against \$1.20 per \$100 for the stock companies."

Every county in the South should have a farmers' mutual fire insurance association, and if your county hasn't one, it is time for somebody to take the lead in starting the movement.

Why not you?

### The Menace of Forest Fires

RIDING past a piece of woods which had caught fire the other day, two men from town joined us in spending half an hour in putting it out. But we are afraid the incident is rather unusual. A stand of timber is so valuable, and the humus in the leaves and litter is so valuable, that a comparatively small forest fire may quickly do as much harm as the burning of an ordinary barn or residence. And yet people who would be all excitement at the sight of a burning barn, and valiantly stop everything to put out the fire, will pass unconcernedly by a forest fire ten times as dangerous.

In nearly every state now the law prescribes fine or imprisonment for carelessly starting or causing a forest fire. Let these laws be enforced. Every farmer should help indict the guilty, and when on juries help convict them.

### County Commencement Plans

REV. T. S. Coble suggests that on the night before each county school commencement an oratorical contest should be held for the discussion of practical local problems affecting the public welfare. He would have the orations deal with the "qualifications, work and worth" of each of the following factors for the upbuilding of the county:

1. The county superintendent of education;
2. The county demonstrator;
3. The county health officer;
4. The county board of education;
5. The county commissioner or supervisor;
6. The country teacher;
7. The country preacher;
8. The local Farmers' Union.

His suggestion is a good one and we should like to see it acted on.

The rapid spread of the county commencement idea is very gratifying as well as its development into an occasion for promoting not only educational progress but all other worthy local movements. Pender County, N. C., for example, held a corn, cattle, pig and poultry show in connection with its county commencement last week, the prizes also covering declamations, recitations, and spelling contests; special prizes for the best exhibits from one-teacher, two-teacher and three-teacher schools; prizes for the winners in the athletic contest, and handsome prizes for the boys and girls writing the best essays on "The Possibilities of Pender County." The subject assigned for this essay shows that Pender folks realize that progress, like charity, begins at home.

### A Thought for the Week

AMONG the many wise utterances of President Wilson, none are stronger or more beautiful than the following: "True friendship is of royal lineage. It is of the same kith and breeding as loyalty and self-forgetting devotion, and proceeds upon higher principle even than they. For loyalty may be blind and friendship must not be; devotion may sacrifice principles of right choice which friendship must guard with an excellent and watchful care. You must act in your friend's interest whether it please him or not. The object of love is to serve, not to win."—Wm. J. Bryan, in the Commoner.

Do all the good you can,  
By all means you can,  
In all the ways you can,  
In all the places you can,  
At all the times you can,  
To all the people you can,  
As long as ever you can.—Wesley's Rule.